



Order Filed on April 3, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
49698  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Wells Fargo Bank, N.A., d/b/a Wells  
Fargo Auto

In Re:  
ANTHONY IORIO

Case No.: 19-19208

Adv. No.:

Hearing Date: 3-3-20

Judge: MBK

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE  
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO WELLS FARGO BANK,  
N.A., D/B/A WELLS FARGO AUTO**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 3, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Anthony Iorio  
19-19208(MBK)**

**Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make  
Adequate Protection Payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto  
Page 2**

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, with the appearance of James Milano, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto:** The trustee shall pay Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto the sum of \$22,436.83 over 60 months (being the net loan balance of \$16,715.72 with interest at 12.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto in the amount of \$336 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto commencing in June of 2019.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto until all counsel fees have been paid and regular distributions begin to be made to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto until the remaining counsel fees have been paid.
5. **Lien retention:** Wells Fargo shall retain its lien on the vehicle until it is paid in full through the plan with contract rate of interest and the debtor completes the plan and receives a discharge.



## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Anthony Iorio  
DebtorCase No. 19-19208-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 05, 2020.

db +Anthony Iorio, 14 Asbury Avenue, Farmingdale, NJ 07727-1203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Aleisha Candace Jennings on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing  
 ajennings@rasflaw.com  
 Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL, LLC. nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL, LLC. dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 George E Veitengruber, III on behalf of Debtor Anthony Iorio bankruptcy@veitengruberlaw.com,  
 knapolitanol5@gmail.com  
 John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM  
 Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto  
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL, LLC. rsolarz@kmlawgroup.com  
 Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL, LLC. nj.bkecf@fedphe.com,  
 nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10